

In re:  
Richard A. Spano  
Debtor

Case No. 22-11568-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 07, 2022

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2022:**

Recip ID	Recipient Name and Address
db	+ Richard A. Spano, 10 Misty Meadow Dr., West Chester, PA 19382-7096
cr	+ Obermayer Rebmann Maxwell & Hippel LLP, Centre Square West, 1500 Market Street, Suite 3400, Philadelphia, PA 19102, UNITED STATES 19102-2100
14701247	+ Absolute Mortgage Co. Inc., 1247 Ward Ave. Ste. 200, West Chester, PA 19380-3441
14701248	+ Absolute Mortgage Co., 10 Misty Meadow Dr., West Chester, PA 19382-7096
14701249	+ Deirdre M. Richards, Fineman Krekman & Harris PC, 1801 Market St. Ste. 1140, Philadelphia, PA 19103-1610
14701237	+ Headway Capital LLC, c/o Lloyd S. Markind, Esq., 1060 Andrew Dr. - Ste. 170, West Chester, PA 19380-5601
14701238	+ Jyll A. Spano, 10 Misty Meadow Dr., West Chester, PA 19382-7096
14701250	+ Kennett Square Golf & Country Club, 100 E. Locust Lane, Kennett Square, PA 19348-1718
14701239	+ Liberty Mutual Insurance Company, 175 Berkeley Street, Boston, MA 02116-3350
14701470	+ MANUFACTURERS AND TRADERS TRUST COMPANY, C/O Rebecca Solarz, Esq., KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14701240	+ Michael Vagnoni, Esq., Obermayer Rebmann Maxwell & Hippel LLP, 1500 Market St. - #3400, Philadelphia, PA 19102-2100
14700041	+ Obermayer Rebmann Maxwell & Hippel LLP, c/o Michael D. Vagnoni, Esq., Centre Square West, 1500 Market Street, Suite 3400, Philadelphia, PA 19102-2100
14701252	+ Queen Funding LLC, 101 Chase Ave., Ste. 207-208, Lakewood, NJ 08701-4762
14701253	+ Radley Run Country Club, 1100 Country Club Road, West Chester, PA 19382-8097
14701254	+ Spano Industries, 10 Misty Meadow Dr., West Chester, PA 19382-7096
14701242	+ Spano Industries LLC, 45 E. City Ave., Bala Cynwyd, PA 19004-2421
14701255	+ Steven Koplove, Esq., Kraft and Kraft P.C., 3200 Penrose Ferry Rd., Philadelphia, PA 19145-5500
14701256	+ Thomas Golden, 87 Dilworthtown Rd, Thornton, PA 19373-1110
14701257	+ Thomas R. Dominczyk, Esq., Maurice Wutscher LLP, 5 Walter E Foran Blvd Ste 2007, Flemington, NJ 08822-4674
14701244	+ US Bank N.A., c/o Larry S. Eisman, Esq., 919 Conestoga Rd. Bldg. 3, Ste. 114, Bryn Mawr, PA 19010-1352
14700973	+ Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
14699839	Wells Fargo Bank, N.A., c/o Jill Manuel-Coughlin, Esq., Neshaminy Interplex, Suite 215, Trevose PA 19053
14701246	+ Wells Fargo Home Equity, 420 Montgomery Street, San Francisco, CA 94104-1207
14701258	+ Wells Fargo/Wachovia, 123 S. Broad St., Philadelphia, PA 19109-1094

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 08 2022 00:07:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 08 2022 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14701233	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 08 2022 00:07:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001
14701235	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jul 08 2022 00:07:00	CCS Collections, 725 Canton Street, Norwood, MA 02062-2679
14701236	Email/Text: ebnnotifications@creditacceptance.com		

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		Jul 08 2022 00:07:00	Credit Acceptance Corporation, 25505 W 12 Mile Road, Southfield, MI 48034
14701234	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 08 2022 00:12:56	Capital One Bank USA NA, 1680 Capital One Drive, McLean, VA 22102-3407
14701950	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 08 2022 00:07:00	SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244
14701241	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 08 2022 00:07:00	Santander Consumer USA, 8585 N Stemmons Fwy, Ste 1100-N, Dallas, TX 75247-3822
14701243	Email/Text: BKBNCNotices@ftb.ca.gov	Jul 08 2022 00:07:00	State of California, Franchise Tax Board, PO Box 942867, Sacramento, CA 94267-0011
14701245	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 08 2022 00:07:00	Verizon Wireless Bankruptcy Administration, 500 Technology Drive Suite 550, Weldon Springs, MO 63304-2225
14700973	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 08 2022 11:44:43	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14701251	##+	Merchants Capital Access/Reliant Funding, 525 Broadhollow Rd., Melville, NY 11747-3718

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2022 at the address(es) listed below:

Name	Email Address
JILL MANUEL-COUGHILIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JOHN A. GAGLIARDI	on behalf of Debtor Richard A. Spano jgagliardi@wgflaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL D. VAGNONI	on behalf of Creditor Obermayer Rebmann Maxwell & Hippel LLP michael.vagnoni@obermayer.com Lucille.acello@obermayer.com;helen.belair@obermayer.com;coleen.schmidt@obermayer.com;turner.falk@obermayer.com
REBECCA ANN SOLARZ	on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN AS M&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK FSB bkgroup@kmlawgroup.com,

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rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re Richard A. Spano : Chapter 13  
:  
:  
:  
Debtor : Bankruptcy No. 22-11568-mdc

**ORDER**

AND NOW, it is ORDERED that since the debtor(s) have failed to timely  
file the documents required by the order dated 6/17/2022 and this case be and the same  
is hereby DISMISSED.

July 6, 2022



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Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge

Missing Documents: Attorney Disclosure Statement  
Chapter 13 Plan  
Schedules A/B-J  
Means Test Calculation 122C-2  
Summary of . Assets & Liabilities B106  
Statement of Financial Affairs  
Chapter 13 Income Form 122C-1